

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

**IN RE:**  
**YOLANDA DENISE JONES**  
  
**DEBTOR.**

)  
)  
) **CHAPTER 13**  
)  
) **CASE NO. 17-42281-PWB**  
)  
) **JUDGE BONAPFEL**

**POST-CONFIRMATION MODIFICATION OF PLAN  
AND REQUEST FOR ITS APPROVAL**

**YOLANDA DENISE JONES** Debtor, proposes to modify the confirmed plan of reorganization as set forth below and request that this modification be approved.

**MODIFICATION OF PLAN**

**YOLANDA DENISE JONES**, Debtor, hereby modifies the Chapter 13 Plan, which the Court Confirmed on February 15, 2018 as follows;

- 1) Debtor amends the plan to increase monthly plan payments to \$280.00 per month.
- 2) Debtor amends the plan, section 2, to remove the step provision that stated, "Debtor's plan payment shall increase by \$160 in month December 2018 upon completion or termination of Aaron's payment".
- 3) Debtor amends the plan, section 3(B) to increase monthly attorney's fees to \$260.00 per month.
- 4) Debtor amends the plan, section 6(a), to include a debt with Michigan Department of Treasury for a total of \$1,467.00, with an interest rate of 4% and monthly payments of \$260.00 beginning September 2019.

This 9<sup>th</sup> day of April 2019.  
Respectfully Submitted,

/s/ Yolanda Denise Jones  
Debtor

/s/ Jeffrey Kelly  
Attorney for Debtor  
GA Bar No.: 412798

Law Office of Jeffrey B. Kelly, P.C.  
107 E. 5<sup>th</sup> Avenue  
Rome, GA 30161  
(706) 295-0030  
(706) 413-1365 (fax)  
[lawoffice@kellycanhelp.com](mailto:lawoffice@kellycanhelp.com)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

**IN RE:** )  
**YOLANDA DENISE JONES** )  
 ) **CHAPTER 13**  
 )  
**DEBTOR.** ) **CASE NO. 17-42281-PWB**  
 )  
 ) **JUDGE BONAPFEL**

**NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN,  
DEADLINE FOR FILING WRITTEN OBJECTIONS AND  
HEARING DATE AND TIME IF OBJECTION IS TIMELY FILED**

**To: Creditors and Other Parties in Interest**

**PLEASE TAKE NOTICE** that the Debtor filed and served on you a proposed modification to the confirmed plan in this case. Pursuant to Rule 3015(g) of the Federal Rules of Bankruptcy Procedure, any creditor or other party in interest opposing this proposed modification must file that objection in writing with the Court on or before the following deadline.

**DEADLINE FOR FILING OBJECTIONS: May 3, 2019.**

**PLACE OF FILING:** United States Bankruptcy Court  
600 East First St Room 339  
Rome, GA 30161

If you mail an objection to the Court for filing, you must mail it early enough, so the Court will receive it on or before the date stated above.

You must also serve a copy on the undersigned at the address stated below and on the Debtor at:

Yolanda Jones  
20 Mattie Ln  
Douglasville, GA 30134

**PLEASE TAKE FURTHER NOTICE** that if an objection to the proposed Modification is timely filed, the Court will hold a hearing on the Modification in courtroom 342 on **May 15, 2019 at 9:50 AM**, U.S. Courthouse, 600 East First Street, Rome, GA 30161. **If no objection is timely filed, the proposed Modification will be**

**effective pursuant to 11 U.S.C. § 1329(b)(2) as a part of the Confirmed Plan without further notice of hearing.**

This 9<sup>th</sup> day of April 2019.  
Respectfully Submitted,

/s/ Yolanda Denise Jones  
Debtor

/s/ Jeffrey Kelly  
Attorney for Debtor  
GA Bar No.: 412798

Law Office of Jeffrey B. Kelly, P.C.  
107 E. 5<sup>th</sup> Avenue  
Rome, GA 30161  
(706) 295-0030  
(706) 413-1365 (fax)  
[lawoffice@kellycanhelp.com](mailto:lawoffice@kellycanhelp.com)

United States Bankruptcy Court  
Northern District of Georgia

In re Yolanda Denise Jones

Debtor(s)

Case No. 17-42281-pwb

Chapter 13

CHAPTER 13 PLAN

Extension ☐

Composition ☒

**PLAN AMENDMENT TO AMEND PARAGRAPH 2 REDUCING THE TRUSTEE PAYMENT DUE TO DECREASED INCOME EFFECTIVE JANUARY, 2019 AND PROVIDING PAYMENT TO SECURED CREDITOR**

**You should read this Plan carefully and discuss it with your attorney. Confirmation of this Plan by the Bankruptcy Court may modify your rights by providing for payment of less than the full amount of your claim, by setting the value of the collateral securing your claim, and/or by setting the interest rate on your claim.**

Debtor or Debtors (hereinafter called "Debtor") proposes this Chapter 13 Plan:

1. **Submission of Income.** Debtor submits to the supervision and control of the Chapter 13 Trustee ("Trustee") all or such portion of future earnings or other future income of Debtor as is necessary for the execution of this Plan.

2. **Plan Payments and Length of Plan.** Debtor will pay the sum of \$280.00 Monthly to Trustee by ☐ Payroll Deduction(s) or by ☒ Direct Payment(s) for the applicable commitment period of 36 months, unless all allowed claims in every class, other than long-term claims, are paid in full in a shorter period of time. The term of this Plan shall not exceed sixty (60) months. See 11 U.S.C. §§ 1325(b)(1)(B) and 1325(b)(4). Each pre-confirmation plan payment shall be reduced by any pre-confirmation adequate protection payment(s) made pursuant to Plan paragraph 6(A)(i) and § 1326(a)(1)(C).

The following alternative provision will apply if selected:

☒ IF CHECKED, Plan payments will increase by \$ 400 in month September 2021 upon completion or termination of non-filing spouse's car payment. Plan payments will increase by \$ 526 in month September 2022 upon completion or termination of non-filing spouse's car payment.

3. **Claims Generally.** The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. An allowed proof of claim will be controlling, unless the Court orders otherwise. Objections to claims may be filed before or after confirmation.

4. **Administrative Claims.** Trustee will pay in full allowed administrative claims and expenses pursuant to §507(a)(2) as set forth below, unless the holder of such claim or expense has agreed to a different treatment of its claim.

(A). **Trustee's Fees.** The Trustee shall receive a statutory fee in the amount established by the Attorney General and the United States Trustee.

(B). **Debtor's Attorney's Fees.** Debtor and Debtor's attorney have agreed to a base attorney fee in the amount of \$ 4,050.00 for the services identified in the Rule 2016(b) disclosure statement filed in this case. The amount of \$ 0.00 was paid prior to the filing of the case. The Trustee shall disburse the unpaid amount of the fee, \$ 4,050.00, as allowed under General Order 18-2015, as follows: (1) Upon the first disbursement following confirmation of a Plan, the Trustee shall disburse to Debtor's attorney from the funds available and paid into the office of the Trustee by Debtor or on Debtor's behalf, up to \$ 4050.00 after the payment of any payments under 11 U.S.C. § 1326(a)(1)(B) or (C) and administrative fees. The remaining balance of the fees shall be paid up to \$ 260.00 per month until the fees are paid in full; (2) If the case is converted prior to confirmation of the plan, Debtor directs the Trustee to pay fees to Debtor's attorney from the funds available of \$ 2,000.00 (amount not to exceed \$2,000); (3) If the case is dismissed prior to confirmation of the plan, fees for Debtor's attorney of \$ 2,000.00 as set forth on the 2016(b) disclosure statement (amount not to exceed \$2,000) are allowed pursuant to General Order 18-2015 and shall be paid by the Trustee from the funds available without a fee application. Debtor's attorney may file a fee application for fees sought over \$2,000.00 within 10 days of the Order of Dismissal; (4) If the case is converted after confirmation of the plan, Debtor directs the Trustee to pay to Debtor's attorney from the funds available, any allowed fees which are unpaid; and (5) If the case is dismissed after confirmation of the plan, Trustee shall pay to Debtor's attorney from the funds available, any allowed fees which are unpaid.

Debtor and Debtor's attorney have further agreed that Debtor's attorney may be paid for "non-base services" as they are performed on an as-needed basis. These "non-base" services, and the agree fee for each, are identified in paragraph 6 of the Rule 2016(b) disclosure statement in this case. Upon Completion of a "non-base" service, Debtor's attorney may file an application with the Court, servicing all parties-in-interest with notice of the application and providing an opportunity to be heard on the matter. If the "non-base" fee is approved by the Court, the fee shall be added to the balance of the unpaid fee in this case and paid in accordance with paragraph 4(B), above. If the base fee has been paid in full, then the fee shall be paid up \$250 per month, and the distribution to creditors shall be reduced, pro rata, by that amount until the additional fee is paid in full.

## 5. Priority Claims.

### (A). Domestic Support Obligations.

☒ None. If none, skip to Plan paragraph 5(B).

(i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(ii). The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

**-NONE-**

(iii). Anticipated Domestic Support Obligation Arrearage Claims

(a). Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

☒ None; or

(a) Creditor (Name and Address)	(b) Estimated arrearage claim	(c) Projected monthly arrearage payment
<b>-NONE-</b>		

(b). Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

☒ None; or

Claimant and proposed treatment: **-NONE-**

(B). **Other Priority Claims (e.g., tax claims).** All other allowed priority claims will be paid in full, but will not be funded until after all secured claims, lease arrearage claims, and domestic support claims are paid in full.

(a) Creditor	(b) Estimated claim
<b>Georgia Department of Revenue</b>	<b>0.00</b>
<b>IRS</b>	<b>2000.00</b>

## 6. Secured Claims.

### (A). Claims Secured by Personal Property Which Debtor Intends to Retain.

(i). **Pre-confirmation adequate protection payments.** No later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to

the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment.

Debtor shall make the following adequate protection payments:

☐ directly to the creditor; or

☒ to the Trustee pending confirmation of the plan.

(a) Creditor	(b) Collateral	(c) Adequate protection payment amount
-NONE-		

(ii). **Post confirmation payments.** Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If the Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).

(a). **Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor	(b) Collateral	(c) Purchase date	(d) Claim amount	(e) Interest rate	(f) Monthly payment
Michigan Dept of Revenue	Tax Lien	NPNP	\$1,467.00	4.00%	In September 2019, plan payment shall begin at \$260 per month.

(b). **Claims to Which § 506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

☒ None; or

(a) Creditor	(b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment
None					

(c). **Other provisions.**

(B). **Claims Secured by Real Property Which Debtor Intends to Retain.** Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor	(b) Property description	(c) Estimated pre-petition arrearage	(d) Projected monthly arrearage payment
-NONE-			

(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any claim filed by a secured lien holder whose collateral is surrendered will be treated as unsecured. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift the Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a) Creditor	(b) Collateral to be surrendered
-NONE-	

7. **Unsecured Claims.** Debtor estimates that the total of general unsecured debt not separately classified in Plan paragraph 10 is \$ 0.00 . After all other classes have been paid, Trustee will pay to the creditors with allowed general unsecured claims a pro rata share of \$ 0.00 or 0 %, whichever is greater. Trustee is authorized to increase this dollar amount or percentage, if necessary, in order to comply with the applicable commitment period stated in paragraph 2 of this Plan.

8. **Executory Contracts and Unexpired Leases.** The following executory contracts and unexpired leases are assumed, and payments due after the filing of the case will be paid directly by Debtor, not through Trustee, as set forth below in column (c).

Debtor proposes to cure any default by paying the arrearage on the assumed leases or contracts in the amounts projected in column (d) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

☒ None; or Debtor assumes lease with Aaron's

(a) Creditor	(b) Nature of lease or executory contract	(c) Payment to be paid directly by Debtor	(d) Projected arrearage monthly payment through plan (for informational purposes)
Aaron's	Furniture lease	160.00	0.00

9. **Property of the Estate.** Property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

10. Other Provisions:

(A). **Special classes of unsecured claims.**

(B). **Other direct payments to creditors.** DEBT TO US AUTO FINANCE SECURED BY 2015 CHEVY MALIBU SHALL BE PAID DIRECTLY BY NON-FILING COSIGNOR.

STUDENT LOANS SHALL BE PAID PRO RATA AS GENERAL UNSECURED CREDITORS.

(C). **Other allowed secured claims:** A proof of claim which is filed and allowed as a secured claim, but is not treated specifically under the plan, shall be funded with 4 % interest as funds become available after satisfaction of the allowed secured claims which have been treated by the plan and prior to payment of allowed non-administrative priority claims (except domestic support obligation claims as set forth in paragraph 5(A), above) and general unsecured claims. Notwithstanding the foregoing, the Debtor or any other party in interest may object to the allowance of the claim.

(D). **Claims subject to lien avoidance pursuant to 11 U.S.C. §522(f):** The allowed secured claim of each creditor listed below shall not be funded until all allowed, secured claims which are being treated by the plan are satisfied. If an order is entered avoiding the creditor's lien, that creditor's claim shall be treated as a general, unsecured claim to the extent it is not otherwise secured by property of the estate and treated by the plan. To the extent that the creditor's lien is not avoided and is not otherwise treated by the plan, the secured claim shall be funded as set forth in the above paragraph. This paragraph shall apply to the following creditors:

**Southfield Family Dental**

(E). **Other provisions.**

Date April 9, 2019

Signature /s/ Yolanda Denise Jones

**Yolanda Denise Jones**

Debtor

Attorney /s/ Jeffrey B. Kelly  
**Jeffrey B. Kelly 412798**



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

<b>IN RE:</b>	)	
<b>YOLANDA DENISE JONES</b>	)	
	)	<b>CHAPTER 13</b>
	)	
<b>DEBTOR.</b>	)	<b>CASE NO. 17-42281-PWB</b>
	)	
	)	<b>JUDGE BONAPFEL</b>

**CERTIFICATE OF SERVICE**

This is to certify that I have this day served a copy of the foregoing Post Confirmation Plan Modification and Notice of Hearing on the following by U. S. Mail, in a properly stamped and addressed envelope.

Chapter 13 Trustee  
Mary Ida Townson  
191 Peachtree St NE STE 2200  
Atlanta GA 30303-1770

Yolanda Jones  
20 Mattie Ln  
Douglasville, GA 30134

*All creditors on the attached matrix*

This 9<sup>th</sup> day of April 2019.

/s/ Jeffrey B. Kelly  
Jeffrey B. Kelly, Esquire  
Attorney for Debtor  
Bar No. 412798  
107 E. 5<sup>th</sup> Avenue  
Rome, GA 30161  
Phone (678) 861-1127  
Fax (706) 413-1365  
[lawoffice@kellycanhelp.com](mailto:lawoffice@kellycanhelp.com)

Label Matrix for local noticing  
113E-4  
Case 17-42281-pwb  
Northern District of Georgia  
Rome  
Tue Apr 9 14:08:55 EDT 2019

AMCOL Systems, Inc.  
AMCOL Systems, Inc.  
Po Box 21625  
Columbia, SC 29221-1625

Aaron's  
752 N. Main St. Suite 1  
Cedartown, GA 30125-2358

Aarons Sales & Lease  
Attn: Bankruptcy  
309 E Paces Ferry Rd Ne  
Atlanta, GA 30305-2367

Ability Recovery Service  
1 Montage Mountain Rd Ste A  
Moosic, PA 18507-1777

Allstate Indemnity Company  
3075 Sanders Rd #H1A  
Northbrook, IL 60062-7127

American Credit Collections  
1 Montage Mountain Rd #A  
Moosic, PA 18507-1777

American Medical Collection  
4 Westchester Plaza Ste 110  
Elmsford, NY 10523-1615

Amsher  
4524 Southlake Pkwy #15  
Birmingham, AL 35244-3271

Arrow Exterminators  
P.O. Box 2015  
Cartersville, GA 30120-1684

Bank of America N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Bartow County Water Department  
P.O. Box 850  
Cartersville, GA 30120-0850

Bay Area Credit Service  
P.O. Box 467600  
Atlanta, GA 31146-7600

Benefit Overpayment Collection  
PO Box 169  
Grand Rapids, MI 49501-0169

CBCS Collections  
250 E Broad St  
Columbus, OH 43215-3708

Capital Bank  
1 Church St  
Rockville, MD 20850-4190

Cartersville Medical Center  
960 Joe Frank Harris Pkwy  
Cartersville, GA 30120-2129

Cartersville Pediatric  
P.O. Box 200429  
Cartersville, GA 30120-9008

Cbe Group  
Attn: Bankruptcy Department  
Po Box 900  
Waterloo, IA 50704-0900

Central Credit Service  
550 N Regency Square Blv  
Jacksonville, FL 32225

Comenity Bank/Fashion Bug  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Concord Management  
15510 Sandspur Road  
Maitland, FL 32794

Credit Collection Services  
725 Canton Street  
Norwood, MA 02062  
EOSCCA Collections  
P.O. Box 329  
Norwell, MA 02061-0329

Damion Jones  
20 Mattie Lane  
Douglasville, GA 30134-4897

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Equifax  
PO Box 740241  
Atlanta, GA 30374-0241

Experian  
PO Box 9701  
Allen, TX 75013-9701

FedLoan Servicing  
Attention: Bankruptcy  
Po Box 69184  
Harrisburg, PA 17106-9184

Floyd Primary Services  
P.O. Box 1882  
Rome, GA 30162-1882

Floyd Professional Billing  
P.O. Box 1882  
Rome, GA 30162-1882

(p) FOCUS RECEIVABLES MANAGEMENT LLC  
1130 NORTHCHASE PARKWAY STE 150  
MARIETTA GA 30067-6429

(p) FORD MOTOR CREDIT COMPANY  
P O BOX 62180  
COLORADO SPRINGS CO 80962-2180

Geico Insurance  
Credit Collection Services  
Two Wells Ave Dept 9134  
Newton Center, MA 02459-3225

(p) GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

HARBIN CLINIC LLC  
C/O NATIONWIDE RECOVERY SERVICE  
P.O. BOX 8005  
CLEVELAND, TN 37320-8005

(p) HS FINANCIAL GROUP LLC  
25651 DETROIT RD #203  
WESTLAKE OH 44145-2415

HSI Financial Services, LLC  
P.O. Box 934075  
Atlanta, GA 31193-4075

I C System Inc  
Po Box 64378  
Saint Paul, MN 55164-0378

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

IWU Collections  
Student Account Services  
1900 West 50th St  
Marion, IN 46953-9393

Indiana Wesleyan University  
1900 W 50th Street  
Marion, IN 46953-9393

(p) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Yolanda Denise Jones  
20 Mattie Ln  
Douglasville, GA 30134-4897

Kay Jewelers  
P.O. Box 740425  
Cincinnati, OH 45274-0425

Jeffrey B. Kelly  
Law Office of Jeffrey B. Kelly, P.C.  
107 E. 5th Avenue  
Rome, GA 30161-1725

LCA Collections  
344 Robinson Road  
Chatsworth, GA 30705-5576

LJ Ross & Associates  
4 Universal Way  
Jackson, MI 49202-1455

LabCorp  
P.O. Box 2240  
Burlington, NC 27216-2240

Law Office of Donald Conrad  
13750 Merriman Rd  
Livonia, MI 48150-1814

Leroys Jewelers  
Sterling Jewelers, Inc/Attn: Bankruptcy  
Po Box 1799  
Akron, OH 44309-1799

Medical Financial Soultions  
225 N Roase St  
Kalamazoo, MI 49007-3823

Medical Revenue Service  
P.O. Box 1149  
Sebring, FL 33871-1149

Medicredit  
P.O. Box 1629  
Maryland Heights, MO 63043-0629

Merchants & Medical  
6324 Taylor Rd  
Flint, MI 48507-4685

Mhesla/glelsi  
2401 International Lane  
Madison, WI 53704-3121

Michigan Attorney General  
525 W Ottawa Street  
PO Box 48909  
Lansing, MI 48933-1067

Michigan Department of Treasury  
Office of Collections  
P.O. Box 30168  
Lansing, MI 48909-7668

Michigan Unemployment  
Dept #771760  
PO Box 77000  
Detroit, MI 48277-2000

Midwest Recovery Systems  
2747 W Clay Street Ste A  
Saint Charles, MO 63301-2557

Monarch Recovery Management  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Money Recovery Nationwide  
Po Box 13129  
Lansing, MI 48901-3129

Mount Lassen Emergency Physicians  
P.O. Box 13626  
Philadelphia, PA 19101-3626

NPAS Solutions  
P.O. Box 2248  
Maryland Heights, MO 63043-1048

Natiowide Recovery Service  
Attn: Bankruptcy  
Po Box 8005  
Cleveland, TN 37320-8005

Navient  
Attn: Bankruptcy  
Po Box 9500  
Wilkes-Barr, PA 18773-9500

Navient Solutions, LLC on behalf of  
TGSLC  
PO BOX 83100  
Round Rock, TX 78683-3100

Nelnet  
Nelnet Claims/Bankruptcy  
Po Box 82505  
Lincoln, NE 68501-2505

Nelnet on behalf of GLHEC  
Great Lakes Higher Education Corp  
PO Box 8973  
Madison WI 53708-8973

Penn Credit Corporation  
916 S 14th St  
Harrisburg, PA 17104-3425

Phoenix Financial Service  
8902 Otis Ave  
Ste 103A  
Indianapolis, IN 46216-1009

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Purchasing Power  
1375 Peachtree St NE Ste 500  
Atlanta, GA 30309-3109

Regions Bank  
P.O. Box 2224  
Birmingham, AL 35246-0001

Southfield Family Dental Pllc  
188800 W 10 Mile Rd  
Southfield, MI 48075

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

State Collection Service  
2509 S Stoughton Rd  
Madison, WI 53716-3314

Superior Asset Management  
1000 Abernathy Rd Ste 165  
Atlanta, GA 30328-5612

TSI  
Po Box 15609  
Wilmington, DE 19850-5609

(p)TIDEWATER FINANCE COMPANY  
P O BOX 13306  
CHESAPEAKE VA 23325-0306

Tidewater Finance Company  
c/o Charles T Day, III  
1790 Atkinson Rd, Suite F  
Lawrenceville, GA 30043-7989

Mary Ida Townson  
Chapter 13 Trustee  
Suite 2200  
191 Peachtree Street, NE  
Atlanta, GA 30303-1770

Trans Union  
PO Box 1000  
Chester, PA 19016-1000

Transworld Systems  
280 Interstate North Circle #510  
Atlanta, GA 30339-2452

U. S. Attorney  
600 Richard B. Russell Bldg.  
75 Ted Turner Drive, SW  
Atlanta GA 30303-3315

U.S. Department of Education  
c/o FedLoan Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-9184

US Dept of Education  
Attn: Bankruptcy  
Po Box 16448  
Saint Paul, MN 55116-0448

United Recovery Systems  
5800 North Course Drive  
Houston, TX 77072-1613

Us Auto Finance/us Aut  
824 N Market St Ste 220  
Wilmington, DE 19801-3024

Wayn St Univ  
Room 214 A S B 2  
Detroit, MI 48202

Wayne State University  
Hnj Studt Serv Bldg 3 E  
Detroit, MI 48202

Wellstar Health System Paulding  
2518 Jimmy Lee Smith Pkwy  
Hiram, GA 30141-2068

Willowbrooke at Tanner  
958 Joe Frank Harris Pkwy SE  
Cartersville, GA 30120-2174

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Focus Receivables Management  
1130 Northchase Pkwy Ste 150  
Marietta, GA 30067

Ford Motor Credit  
National Bankruptcy Service Center  
Po Box 62180  
Colorado Springs, CO 80962

Georgia Department of Revenue  
Bankruptcy Section  
PO Box 161108  
Atlanta, GA 30321-1108

HS Financial Group, LLC  
25651 Detroit Rd #203  
Westlake, OH 44145

IRS  
PO Box 105404  
Atlanta, GA 30348-5404

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

Portfolio Recovery  
120 Corporate Blvd  
Norfolk, VA 235020

Sprint  
P.O. Box 4181  
Carol Stream, IL 60197

Tidewater Finance Co  
6520 Indian River Rd  
Virginia Beach, VA 23464

End of Label Matrix	
Mailable recipients	91
Bypassed recipients	0
Total	91